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 June 19, 2006*

8 Attorneys for JV Direct Lenders: Fertitta Enterprises, Inc.;
 9 Mojave Canyon, Inc.; A. William and Ranee L. Ceglia;
 10 Robert A. and Sandra L. Cowman; Andrew and Ellen Dauscher;
 11 Drs. David and Bonny Enrico; David W. and Pamela K. Sexton;
 12 Evelyn Asher Sheerin, Trustee for the benefit of The Chris
 H. Sheerin (deceased) and Evelyn Asher Sheerin 1984 Trust
 13 Dated 5/31/84, Evelyn Asher Sherrin, Trustee of the
 Chris and Evelyn Sheerin 1990 Trust, Sheerins Inc.;
 Bruce Corum, Trustee of the Credit Shelter Trust, Juanita
 N. Carter, Charles B. Anderson Trust, Rita P. Anderson
 Trust, and Baltes Company ("JV Direct Lenders")

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

16 In re:

17 USA COMMERCIAL MORTGAGE COMPANY,
 18 Debtor.

Case No. BK-S-06-10725-LBR

Case No. BK-S-06-10726-LBR

Case No. BK-S-06-10727-LBR

Case No. BK-S-06-10728-LBR

Case No. BK-S-06-10729-LBR

19 USA CAPITAL REALTY ADVISORS, LLC,
 20 Debtor.

Chapter 11

21 USA CAPITAL DIVERSIFIED TRUST DEED FUND,
 22 LLC, Debtor.

**JV DIRECT LENDERS' JOINDER
 IN THE U. S. TRUSTEE'S
 OPPOSITION TO DEBTORS'
 MOTION FOR AUTHORITY TO
 FORBEAR AND TO PROVIDE
 FURTHER FUNDING FOR
 CERTAIN OUTSTANDING LOANS
 [AFFECTS USA COMMERCIAL
 MORTGAGE, USA CAPITAL
 DIVERSIFIED TRUST DEED
 FUND, LLC, AND USA CAPITAL
 FIRST TRUST DEED FUND, LLC]**

23 USA CAPITAL FIRST TRUST DEED FUND, LLC,
 24 Debtor.

25 USA SECURITIES, LLC,
 26 Debtor.

Affects:

- All Debtors
- USA Commercial Mortgage Company
- USA Capital Realty Advisors, LLC
- USA Capital Diversified Trust Deed Fund, LLC
- USA Capital First Trust Deed Fund, LLC
- USA Securities, LLC

Hearing Date: June 21, 2006
 Hearing Time: 9:30 a.m.

JONES VARGAS
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1 Jones Vargas represents the following Direct Lenders, among others, in the specific named
2 loans:

3 1. Drs. David and Bonny Enrico, David W. and Pamela K. Sexton, A. William Ceglia,
4 Charles B. Anderson as Trustee of the Charles B. Anderson Trust, and Rita P. Anderson as Trustee of
5 the Rita P. Anderson Trust are Direct Lenders and named beneficiaries of the HFAH Clear Lake
6 loan(s).

7 2. David W. and Pamela K. Sexton and Charles B. Anderson as Trustee of the Charles B.
8 Anderson Trust are Direct Lenders and named beneficiaries of the Amesbury-Hatters Point Condominium
9 Loan.

10 3. Charles B. Anderson as Trustee of the Charles B. Anderson Trust is a Direct Lender and named
11 beneficiary of the HFAH Riviera Loan.

12 4. Charles B. Anderson as Trustee of the Charles B. Anderson Trust, Rita P. Anderson as Trustee
13 of the Rita P. Anderson Trust and David W. and Pamela K. Sexton are Direct Lenders and named
14 beneficiaries of the HFAH North Yonkers (One Point Street, Inc.) loan.

15 These Direct Lenders are affected by the Debtors' Motion For Authority To Forbear And To
16 Provide Further Funding For Certain Outstanding Loans. As best that can be determined at this
17 time, these individuals have not been notified of this motion as required by the Court's June 5,
18 2006 Order Limiting Notice and Approving Master Service List for Limited Notice [Docket No.
19 473], and, therefore, they join in the U.S. Trustee's Opposition filed today.

20 DATED this 19th day of June, 2006.

21 JONES VARGAS

22 By: //s// Janet L. Chubb
23 JANET L. CHUBB, ESQ.
24 LOUIS M. BUBALA, ESQ.

25 Attorneys for JV Direct Lender

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